

**FILED**  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
**JAN 24 2018**  
JEFFREY P. ALLSTEADT, CLERK  
**INTAKE 2**  
☐ Check if this an amended filing

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

#### About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Teodulo**

First name

Middle name

**Vasquez**

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-6297

Debtor 1 **Teodulo Vasquez**

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and doing business as names

Business name(s)

Business name(s)

EINs

EINs

5. Where you live

**6419 S. Mozart St.  
Chicago, IL 60629**

Number, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

**Cook**  
County

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Teodulo Vasquez

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

7. The chapter of the Bankruptcy Code you are choosing to file under *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

8. How you will pay the fee ☒ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years? ☒ No.  
☐ Yes.

District _____	When _____	Case number _____
District _____	When _____	Case number _____
District _____	When _____	Case number _____

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? ☒ No.  
☐ Yes.

Debtor _____	Relationship to you _____
District _____	When _____
Case number, if known _____	
Debtor _____	Relationship to you _____
District _____	When _____
Case number, if known _____	

11. Do you rent your residence? ☒ No. Go to line 12.  
☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Teodilo Vasquez**

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

12. Are you a sole proprietor of any full- or part-time business?

☒ No.

Go to Part 4.

☐ Yes.

Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No.

I am not filing under Chapter 11.

☐ No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Teodulo Vasquez**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Teodulo Vasquez**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts
- 
17. Are you filing under Chapter 7?
- ☐ No. I am not filing under Chapter 7. Go to line 18.
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?
- ☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No
- ☐ Yes
- 
18. How many Creditors do you estimate that you owe?
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000
- ☐ 50-99 ☐ 5,001-10,000 ☐ 50,001-100,000
- ☐ 100-199 ☐ 10,001-25,000 ☐ More than 100,000
- ☐ 200-999
- 
19. How much do you estimate your assets to be worth?
- ☐ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☒ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion
- 
20. How much do you estimate your liabilities to be?
- ☒ \$0 - \$50,000 ☐ \$1,000,001 - \$10 million ☐ \$500,000,001 - \$1 billion
- ☐ \$50,001 - \$100,000 ☐ \$10,000,001 - \$50 million ☐ \$1,000,000,001 - \$10 billion
- ☐ \$100,001 - \$500,000 ☐ \$50,000,001 - \$100 million ☐ \$10,000,000,001 - \$50 billion
- ☐ \$500,001 - \$1 million ☐ \$100,000,001 - \$500 million ☐ More than \$50 billion

**Part 7: Sign Below**

For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Teodulo Vasquez  
Teodulo Vasquez  
Signature of Debtor 1

Signature of Debtor 2

Executed on 01/23/2018  
MM/DD/YYYY

Executed on \_\_\_\_\_  
MM/DD/YYYY

Debtor 1 **Teodulo Vasquez**

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Signature of Attorney for Debtor

Date

MM/DD/YYYY

Printed name

Firm name

Number, Street, City, State & ZIP Code

Contact phone

Email address

Bar number & State

Debtor 1 **Teodulo Vasquez**

Case number (if known)

**For you if you are filing this bankruptcy without an attorney**

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

**If you are represented by an attorney, you do not need to file this page.**

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. **Bankruptcy fraud is a serious crime; you could be fined and imprisoned.**

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

☐ No  
☒ Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

☐ No  
☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

☒ No  
☐ Yes

Name of Person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

Teodulo Vasquez  
Signature of Debtor 1

Signature of Debtor 2

Date 01/23/2018  
MM/DD/YYYY

Date  
MM/DD/YYYY

Contact phone

Contact phone

Cell phone

Cell phone

Email address

Email address



**United States Bankruptcy Court  
Northern District of Illinois**

In re Teodulo Vasquez

Debtor(s)

Case No.

Chapter

7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: \_\_\_\_\_

1

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: \_\_\_\_\_

01/23/2018

Teodulo Vasquez

Teodulo Vasquez  
Signature of Debtor

Bayview  
4425 Ponce de Leon Boulevard, 5th F  
Morristown, TN 37813

**PLS**

3419 E. CHAPMAN AVE, SUITE 248

ORANGE, CA 92869

TELEPHONE (800)965 1104 FACSIMILE (320)317-7842

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PLS Services ("PLS"), an independent legal service that assists with a client's legal needs on a document preparation basis, and **TEODULO VASQUEZ** documents, hereby agree that PLS will provide legal document preparation services and support on the terms set forth below:

1. **CONDITIONS AND EFFECTIVE DATE:** This agreement will not take effect until the Client returns a signed copy of this Agreement and confirms the request to provide free legal services called for in this contract.
2. **SCOPE OF SERVICES:** Preparation of the bankruptcy petition including the voluntary petition, schedules and all initial documents required to open the bankruptcy. If a legal service is not listed, it will not be provided. No additional services will be included, such as hearings, documents outside the initial filing requirements, appearances at hearings, motions, post judgment motions, reaffirmation agreements, adversary complaints, objections, or other bankruptcy issues of any kind after the discharge or dismissal is entered in this bankruptcy case.
3. **ADDITIONAL SERVICES:** In the event that additional services are required a new retainer agreement with the description of services requested must be agreed to, confirmed and executed. The terms set forth in this contract are the agreed to terms for FREE bankruptcy petition document typing and preparation under the terms of this contract only.
4. **CLIENT DUTIES:** Client agrees to be truthful with PLS, to cooperate, to keep PLS informed of any information or developments which may come to Client's attention to abide by this Agreement, to provide intake information on time and to keep PLS informed of Client's contact information, address, email, telephone number. Client will assist PLS in providing accurate information and documents necessary to verify the petition requirements in the described matter.

**5. CLIENT OBLIGATIONS:**

- a. To provide and help obtain all information (in whatever form it may appear) that Client or someone to whom Client may make an appropriate request to when a third party possesses required information;
- b. To make himself/herself available for any meetings, interviews, calls, or other events that are required, if requested;
- c. To carefully review documents before making any major decisions;
- d. To make yourself available to attend the mandatory Bankruptcy Creditors' Meeting;
- e. To immediately tell PLS if and when Client moves, changes contact information, including residences, jobs, email or phone numbers or otherwise it may make it difficult for PLS to communicate with Client;
- f. To inform PLS about any new developments or information in the matter, such as court notices, letters from the creditors or the Bankruptcy trustee; new factual developments, or other similar developments to inform PLS when I need help with my bankruptcy petition;
- g. To respond to PLS communications ( Emails, letters, telephone calls, or other forms of electronic communication) as soon as reasonably possible;
- h. To otherwise assist PLS and provide the services herein to effectively prepare the requested documents to inform PLS if additional documents or event may arise; and
- i. To perform, or have another person or entity perform additional tasks that may be requested by PLS.

**6. FREE BANKRUPTCY DOCUMENT PREPARATION SERVICE:** You have Requested and agreed to retain the benefit of our free services for bankruptcy document preparation. **This is a free nonprofit service given upon your request and agreement for to free retainer for preparation of your bankruptcy petition documents only.** The service is deemed a free benefit provided to assist you. Once any material services have been performed, you are responsible to file your bankruptcy petition and pay any filing fees demanded by the bankruptcy clerk offices.

**ADDITIONAL COSTS NOT COVERED BY FREE PETITION PREPARATION.** Separate costs for which you are required to pay separate from the free typing retainer include, but are not limited to: **COURT FILING FEES.** No other fees will be charged in connection with the bankruptcy preparation of your bankruptcy petition documents..

- 7. AUTOMATIC TERMINATION OF AGREEMENT:** This agreement automatically terminates when the services set forth have been provided without any further act or communication by either PLS or Client.
- 8. DISCLAIMER OF GUARANTEE AND ESTIMATES FOR ADDITIONAL SERVICES.** Nothing in this agreement shall be construed as a promise or guarantee about the outcome of the matter. PLS makes no such promises or guarantees. PLS comments about the outcome of the matter are expressions of opinion only. Any estimate regarding additional documents are not a part of this agreement and shall not be a guarantee.
- 9. MODIFICATION BY SUBSEQUENT AGREEMENT.** This Agreement may be modified by subsequent agreement of the parties for additional services only by an instrument in writing signed by both of them or an oral agreement only to the extent that the parties carry it out.
- 10. ACKNOWLEDGMENT AND STATEMENT OF CLIENT'S UNDERSTANDING**

I acknowledge:

1. Client understands that PLS is a free document preparation service for your benefit and no legal advice can or will be given in connection with the bankruptcy.
2. Receipt of a copy of all of the documents that form part of this contract, namely:
  - a. Administrative Information for New Clients
  - b. Confirmation of Free Services Information for New Clients
  - c. This Retainer
3. That I have carefully read and understood the two documents, namely, the Administrative Information for New Clients and the Confirmation of Free Services Information for New Clients as well as this retainer and
4. That this Retainer, Administrative Information for New Clients and Free Services Information for New Clients form the complete Agreement between PLS and I. I hereby agree to retain you as my document preparation service based on the policies and terms outlined in each of these three documents.

5. I signify my agreement with the following statements by initialing each one:

STV

a. I understand that PLS and its representatives conduct and provision of free services is that of a bankruptcy petition preparers (as defined in section 110 of the Bankruptcy Code (11 U.S.C. §110)) who are not attorneys and who assist debtors in filing voluntary bankruptcy petitions (under Chapter 7, 11, 12 or 13), or in preparing any papers filed in connection with such cases in this court.

STV

b. I understand that a bankruptcy petition preparer is not an attorney and is not authorized to practice law. Specifically, the bankruptcy petition preparer may not instruct or advise the debtor(s): whether to file a bankruptcy petition, under which chapter of the Bankruptcy Code to file the voluntary petition; how to respond to the bankruptcy forms required in connection with the filing of the bankruptcy case; what exemptions should be claimed; whether any particular debts are dischargeable or nondischargeable; the effect of a bankruptcy filing upon a foreclosure and whether the debtor(s) may keep a home; whether the debtor(s) may avoid or eliminate any liens or recover any assets in connection with the bankruptcy case; whether the debtor(s) may redeem property; whether the debtor(s) may or should reaffirm any debts; whether the debtor(s) is entitled to a discharge under the Bankruptcy Code, and what defenses the debtor may have to an objection to discharge; and concerning the tax consequences of any aspect of the bankruptcy case.

STV

c. I have accurately described the nature of my case in Paragraph 1 as a bankruptcy petition.

STV

d. I will be responsible for the conduct of my case and will be in control of my case at all times as described in Client duties and obligations identified in paragraphs 4 and 5.

ATV

e. The services that PLS has agreed to perform in my case are identified by the terms of this agreement in paragraphs 2 and 3. I take responsibility for all other aspects of my case.

ATV

f. I understand and agree to the limitations on the scope of PLS's responsibilities identified in Paragraph 2 and 3, and understand that that PLS will not be responsible for my conduct in handling, providing intake information and filing my case. I retain the right to make decisions regarding my bankruptcy case, documents, or procedures.

ATV

g. I accept the free services of PLS for bankruptcy petition intake and filing services as described in Paragraphs herein.

ATV

h. I understand that the maximum allowable charge for a bankruptcy petition preparer's services is the fee discussed in Paragraph 6, including any and all expenses such as photocopying, messenger or courier charges, postage, telephone, etc. This fee does not include the filing fee that must be paid to the clerk of the bankruptcy court; the debtor(s) is to make that payment directly to the court.

ATV

i. I understand that any amendments or modifications to this Agreement shall be in writing, as described in Paragraph 9.

ATV

j. I acknowledge that I have been advised by PLS that I have the right to consult with an independent solicitor to review this Agreement and to advise me on my rights as a client before I sign this Agreement.

ATV

k. Effective Date of Agreement: The effective date of this agreement will be the date when, having been executed by the Client, one copy of the agreement is received by PLS and PLS receives the deposit required by Paragraph 6. Once effective, this agreement will,

however, apply to services provided by PLS on this matter before its effective date.

6. I, the Client, acknowledge that I have carefully read and considered the additional information available to me. I understand the possible risks and benefits of the limited service for document preparation described in this Agreement. Understanding those possible risks and benefits, I, the undersigned Client voluntarily, knowingly and intentionally entered into this Agreement with PLS.

**7. NOTIFICATION REQUESTS.**

[Please initial your requested option.]

I wish for inquiries, information and accounts to be sent to me by:

           Email only  
TV Email and Mail

**I HAVE READ AND UNDERSTAND THE TERMS AND CONDITIONS OF THIS AGREEMENT AND ACCEPT THE AGREEMENT ON THS DATE. THE FOREGOING IS AGREED TO BY:**

Date: 1/23/2018

TEODULO VASQUEZ, Client Teodulo Vasquez

Date: \_\_\_\_\_

\_\_\_\_\_  
PLS Representative